



STATE OF CONNECTICUT INSURANCE DEPARTMENT



Property Casualty Insurance Rate Reviews For Calendar Year 2015

Katharine L. Wade
Insurance Commissioner

January 15, 2016

To:

Sen. Joseph J. Crisco, Co-Chair, Insurance and Real Estate Committee
Rep. Robert Megna, Co-Chair, Insurance and Real Estate Committee
Sen. Kevin Kelly, Ranking Member, Insurance and Real Estate Committee
Rep. Robert Sampson, Ranking Member, Insurance and Real Estate Committee

I am pleased to present you with Connecticut Insurance Department's annual report of our review of property casualty rates in the state for calendar year 2015, pursuant to [Connecticut General Statutes Section 38a-9\(c\)](#).

As you know, our property casualty industry is robust and highly competitive. There are hundreds of carriers licensed to write P&C business in Connecticut, including some of the nation's largest carriers, which are headquartered here. In fact, the state's P&C industry ranks 5th in the nation for direct written premium. Maintaining a competitive market is essential to the Department's mission of consumer protection.

A healthy marketplace means more choices for consumers and the Department strives to ensure that the products offered are priced fairly and are adequate for the coverage provided. In 2015, six new homeowner's carriers were admitted to the market.

Some highlights of 2015 include:

- A decrease in worker's compensation insurance rates for the 2nd straight year
- Continued efforts to hold down homeowner's rate increases that have saved policyholders \$6.2 million in 2015 and \$57 million since 2012
- [Department's prohibition](#) of the use of the controversial practice known as price optimization in setting P&C rates.

If you should have any questions or would like to discuss any items in the report, please do not hesitate to contact me.

Respectfully,



Katie Wade, Commissioner

Enclosure

Cc: Office of Legislative Research

**CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015**

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Summary of 2015 Rate Reviews

Connecticut Insurance Department
Property & Casualty Division

How the rates were reviewed

The Department's P&C Division conducts actuarial reviews pursuant to competitive rating laws, which establish standard for regulation of personal risk insurance. The statutes rely on a competitive marketplace to establish and maintain reasonable rate levels. Rates may not be inadequate or unfairly discriminatory, e.g. charging different premiums for policyholders with similar exposures.

For Commercial lines, filings are submitted on a "file and use" basis. Rates may not be excessive, inadequate or unfairly discriminatory.

Overall reviews

In 2015, the P&C Division reviewed more than 6,100 rate, rule, form and guideline filings, a 9 percent increase over 2014.

Major Lines of business reviewed

- Personal Automobile
- Homeowner's
- Workers' Compensation
- Commercial Automobile
- Commercial General Liability
- Commercial Fire and Allied
- Commercial Multi-Peril/Businessowner's
- Miscellaneous

A. Personal Automobile (Exhibit A)

There was an average rate level increase of 3.1 percent, down from 3.4 percent in 2014.

Rate filings reviewed: The Department received and reviewed **67 rate filings** from companies actively writing private passenger automobile coverage in Connecticut. These companies varied in their distribution of drivers, policy limits, coverage types, prior rate filing date, loss cost levels and cost trends.

Flex rate filings: Of the 67 filings, there **31 flex rate filings** submitted under the flex rating statutes (Public Acts 06-104, PA 09-217, PA 11-253, PA 13-167 and PA 15-185) in which prior approval is not required if the overall aggregate change is -0.6% to +6 %. All but four of the flex filings were for rate increases.

File and Use: Property damage liability and automobile physical damage coverages are “file and use,” which means prior approval from the Department is not required.

Statewide rate level change for 2015

- Liability = +5.1 percent (0.8 percentage points higher than 2014)
- Physical Damage = 0.0 percent
- Combined Total = +3.1 percent

B. Homeowner’s (Exhibit B)

The homeowner’s savings of \$6.2 million in 2015 and \$57 million since 2012 are the result of the Department’s increased scrutiny of rate requests that have been particularly aggressive along the shoreline the past few years.

The Department is also in the process of conducting a study on affordability and availability of homeowner’s insurance statewide. The report is expected to be completed in the first quarter of 2016.

Rate Filings Reviewed in 2015

- Homeowners rate filings recorded – **59**
- Average increase requested – **4.6 percent** (6.8 percent in 2014)
- Average increase Department allowed – **4.0 percent** (4.8 percent in 2014)
- Number of flex rate filings – **10**
- Number of coastal rate filings reduced or unchanged – **12**
- Number of total rate filings reduced – **18** (30.5 percent of total submitted)

Savings to policyholders

- 2015 – **\$6.2 million**
- 2014 – **\$20 million**
- 2013 – **\$5.2 million**
- 2012 – **\$26 million**

Market Growth

In 2015, the Department approved two homeowner filings for **two** new companies. Six other companies were authorized to write homeowner’s business in Connecticut and we expect to receive their filings in 2016. They are:

- Kingstone

- Ironshore Indemnity
- CSAA General
- Progressive Casualty
- Berkshire Hathaway Specialty, Inc.
- New England Mutual

Market Notes

Allstate is still not writing new property business in the state. However, Allstate agents are able to write homeowner business through an arrangement between Allstate and Homesite Insurance (American Family). Also, in 2010 Allstate's Encompass Company began writing homeowner's new business through package policies placed by independent agents.

C. Workers' Compensation (Exhibit C)

On Nov. 3, 2015, [Commissioner Wade approved a reduction](#) in overall workers' compensation rates for Connecticut. This marked the second straight year that rates have decreased. The Commissioner's order followed a 30-day public comment period on the filing and recommendations proposed by the National Council on Compensation Insurance (NCCI) for workers' compensation Insurance. The order resulted in:

- **-3.9 percent overall decrease to loss costs** (actual losses and claim adjustment expenses)
- **-7.9 percent overall decrease in assigned risk**

Exhibit C 1&2 identifies each company adopting rate changes. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by state law – C.G.S. 38a-676.

D. Commercial Automobile (Exhibit D)

Commercial Automobile, filings from the Insurance Services Office (ISO), are primary industry loss costs filings for both liability and physical damage coverage. These are loss costs only, no expenses are included.

In 2015, **41 companies or groups** filed commercial automobile rates based on loss cost filings or independent rates. Companies adjust the industry loss cost for expenses, investment income and competitive deviations to the loss costs as permitted by state law – C.G.S. 38a-676.

E. Commercial General Liability (Exhibit E)

In 2015, **44 companies** filed commercial general liability rates based on various industry loss costs documents to implement revised loss costs modifiers or independent effective dates.

There were no requests in 2015 for rate change in Medical Malpractice for physicians and surgeons. Medical Malpractice insurance is a sub-line of Professional Liability.

F. Other Commercial Lines (Exhibits F, G and H)

During 2015, the Department reviewed 95 company or group filings to adopt various industry loss costs documents. The breakdown of those filings are:

- 28 – Fire and Allied Lines
- 67 – Commercial Multiperil/Businessowner’s
- 0 – Burglary & Theft

EXHIBIT- A

Status of Private Passenger Auto Rate Filings (2015 Effective Dates)

Company Name	Effective Date New	Flex Filing	***** * Liability	Approve d Phys Dam	***** Total	Premium Written
21st Century North America Insurance Company	06/29/15	N	5.1%	4.9%	5.0%	3,114,781
21st Century North America Insurance Company (Program 35&1000)	06/29/15	N	3.3%	5.6%	4.0%	20,754,506
AIG Property Casualty Company	12/15/15	Y	10.5%	2.0%	5.9%	8,123,945
Allstate Fire and Casualty Insurance Company	04/30/15	Y	-0.4%	0.6%	0.0%	0
Allstate Fire and Casualty Insurance Company	12/26/15	N	23.5%	-10.3%	9.9%	0
			23.0%	-9.8%	9.9%	186,344,960
Bankers Standard Insurance Company	03/14/15	N	5.8%	0.0%	3.0%	0
Bankers Standard Insurance Company	12/05/15	N	5.7%	0.0%	3.0%	0
			11.8%	0.0%	6.1%	12,818,136
California Casualty Indemnity Exchange	11/01/15	N	2.0%	0.0%	3.7%	1,934,368
Central Mutual Insurance Company	01/01/15	Y	3.7%	0.0%	2.0%	8,808,302
Covenant Insurance Company	11/01/15	N	14.3%	-4.6%	6.0%	25,102,020
CSAA Affinity Insurance Company	10/01/15	N	13.0%	0.0%	8.2%	14,816,104
CSAA General Insurance Company	08/01/15	N	11.3%	8.8%	10.4%	22,493,882
Dairyland Insurance Company	09/28/15	N	0.1%	-2.1%	0.0%	5,111,388
Electric Insurance Company	05/31/15	N	4.0%	4.0%	4.0%	6,544,112
Encompass Indemnity Company	09/22/15	Y	10.4%	-3.7%	6.0%	4,417,153
Encompass Insurance Company of America	09/22/15	Y	11.1%	-3.1%	6.0%	3,966,123
Esurance Insurance Company	11/11/15	N	0.7%	6.1%	2.0%	27,441,879
Farm Family Casualty Insurance Company	02/01/15	Y	7.7%	1.6%	6.0%	4,644,613
Foremost Insurance Company Grand Rapids, Michigan	06/25/15	N	5.0%	0.7%	4.2%	0
Foremost Insurance Company Grand Rapids, Michigan	12/22/15	N	4.1%	3.3%	4.0%	0
			9.3%	4.0%	8.4%	9,636,597
Garrison Property and Casualty Insurance Company	10/19/15	N	12.6%	0.1%	6.8%	8,706,610
GEICO General Insurance Company	01/22/15	Y	4.0%	1.6%	3.0%	0
GEICO General Insurance Company	09/10/15	Y	3.5%	1.7%	2.8%	0
			7.6%	3.3%	5.9%	226,819,805
GEICO Government Employees Insurance Company	09/10/15	Y	3.5%	1.7%	2.8%	49,120,531
GEICO Indemnity Company	01/22/15	Y	2.9%	3.2%	3.0%	0
GEICO Indemnity Company	09/10/15	Y	3.9%	-0.1%	2.6%	0

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

			6.9%	3.1%	5.7%	139,774,099
General Casualty Company of Wisconsin	04/10/15	Y	4.0%	9.5%	5.8%	6,989,980
Government Employees Insurance Company	01/22/15	Y	4.0%	1.6%	3.0%	48,138,383
Graphic Arts Mutual Insurance Company	08/21/15	Y	7.3%	-1.0%	4.8%	5,031,404
Harleysville Preferred Insurance Company	12/16/15	N	6.1%	5.8%	6.0%	5,189,723
Harleysville Worcester Insurance Company	10/16/15	Y	9.5%	0.6%	5.9%	4,150,442
Hartford Casualty Insurance Company	12/12/15	Y	8.9%	1.3%	6.0%	11,699,667
Horace Mann Insurance Company	09/16/15	Y	8.4%	0.1%	4.9%	316,668
Horace Mann Property and Casualty Insurance Company	09/16/15	Y	8.0%	0.0%	4.6%	443,988
Kemper Independence Insurance Company	11/05/15	N	8.4%	1.8%	7.0%	12,366,856
LM General Insurance Company	02/01/15	Y	9.5%	0.0%	5.5%	83,484,141
LM Insurance Corporation	02/01/15	Y	9.5%	0.0%	5.5%	5,792,848
Metropolitan Group Property and Casualty Insurance Company	01/12/15	N	4.5%	1.7%	3.5%	50,817,802
Mid-Century Insurance Company	09/07/15	Y	5.1%	4.7%	5.0%	1,684,000
Middlesex Mutual Assurance Company	02/01/15	Y	6.1%	6.0%	6.0%	20,201,616
National General Insurance Company	02/26/15	N	9.7%	11.4%	10.5%	1,619,964
Nationwide General Insurance Company.	10/31/15	N	5.1%	4.5%	4.9%	45,094,467
Nationwide Mutual Insurance Company	10/31/15	N	5.2%	4.4%	5.0%	62,647,943
Nationwide Mutual Insurance Company (Harleysville Operations)	10/16/15	Y	4.6%	0.0%	3.0%	608,788
Nationwide Property and Casualty Insurance Company.	10/31/15	N	5.2%	4.4%	5.0%	64,403
NGM Insurance Company	06/15/15	N	3.3%	2.6%	3.0%	4,733,417
Pacific Insurance Company Limited	12/12/15	Y	1.0%	-2.1%	-1.0%	2,236,171
Patrons Mutual Insurance Company of Connecticut	10/24/15	N	9.5%	8.0%	9.0%	31,294,927
Permanent General Assurance Corporation	06/09/15	N	1.2%	-6.5%	0.0%	3,425,502
Plymouth Rock Assurance Corporation	05/01/15	N	11.3%	2.9%	8.3%	20,886,960
Progressive Casualty Insurance Company	03/20/15	Y	1.4%	-3.2%	0.4%	0
Progressive Casualty Insurance Company	10/09/15	N	-3.9%	-8.4%	-5.0%	0
			-2.6%	-11.3%	-4.6%	51,880,963
Progressive Direct Insurance Company	03/20/15	Y	-2.7%	-1.6%	-2.4%	0
Progressive Direct Insurance Company	10/09/15	N	-4.8%	-3.6%	-4.4%	0
			-7.4%	-5.1%	-6.7%	42,015,824
Safeco Insurance Company of Illinois	05/21/15	Y	8.7%	0.0%	6.0%	125,897,408
Sentinel Insurance Company Limited	12/12/15	Y	8.9%	1.3%	6.0%	18,917,955
Teachers Insurance Company	09/16/15	Y	6.8%	1.6%	3.1%	5,046,374

CONNECTICUT INSURANCE DEPARTMENT
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The Cincinnati Insurance Company	04/01/15	N	-7.8%	-7.9%	-7.8%	70,497
The Hanover American Insurance Company	10/01/15	N	6.8%	-0.7%	4.1%	35,790,943
The Standard Fire Insurance Company	06/19/15	N	3.6%	2.4%	3.1%	37,528,139
Trumbull Insurance Company	12/12/15	Y	1.0%	-2.1%	-1.0%	47,507,259
United Services Automobile Association	10/19/15	N	2.1%	-2.3%	0.2%	34,813,693
Unitrin Direct Insurance Company	07/10/15	N	6.7%	2.0%	5.1%	1,409,035
USAA Casualty Insurance Company	10/19/15	N	2.8%	-3.2%	0.2%	41,852,877
USAA General Indemnity Company	10/19/15	N	12.5%	0.4%	6.4%	19,421,599
Utica Mutual Insurance Company	08/21/15	Y	8.0%	2.4%	6.0%	5,219,387
Victoria Fire and Casualty Company	09/28/15	N	2.8%	-0.5%	2.2%	5,436,026
Total			7.9%	0.1%	4.8%	1,692,221,953
Companies with no rate change			0.0%	0.0%	0.0%	905,778,047
State Total			5.1%	0.0%	3.1%	2,598,000,000
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CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- B

Status of CT Homeowners Rate Filings (2015 Effective dates)

(1)		(2)	(3)	(5)	
	Flex Filing	EFFECTIVE	2013 WRITTEN PREMIUM	FILED	FINAL
COMPANY NAME	Y/N	DATE		RATE	RATE
Covenant Insurance Company	N	01/01/15	16,835,223	7.6%	5.9%
Farm Family	N	02/01/15	2,889,921	9.9%	9.9%
Vermont Mutual Insurance Company	N	02/01/15	11,447,000	7.9%	7.9%
Harleysville Preferred Insurance Company	Y	02/11/15	6,149,992	6.0%	6.0%
Electric Insurance Company	N	03/30/14	5,577,152	10.0%	10.0%
Utica National_Republic_Franklin	N	04/19/15	3,597,252	6.7%	6.7%
Utica National_Graphic Arts	N	04/19/15	1,211,539	3.9%	3.9%
Patrons Mutual Ins Co	N	04/13/15	19,000,660	8.7%	4.0%
Liberty Mutual Fire Ins Co_Legacy business	Y	06/15/15	59,241,718	6.0%	4.0%
The First Liberty Ins Corp	Y	06/15/15	0	6.0%	4.0%
Safeco_Legacy_of Insurance Company of America Home	N	08/30/15	22,033,576	9.0%	4.4%
Safeco_New_of Insurance Company of America Home	N	08/15/15	2,357,896	9.0%	4.5%
Safeco_New_General Insurance Company of America Home	N	08/15/15	46,193,632	9.0%	4.5%
Allstate Indemnity	Y	06/20/15	3,342,562	5.9%	5.9%
Allstate Insurance Co	Y	06/20/15	90,323,488	5.3%	5.9%
QBE_General Casuaty Co of Wisconsin	N	04/10/15	4,744,630	12.0%	8.0%
Horace Mann Insurance Company	N		481,465	18.3%	18.3%
USAA General Indemnity Company	N	06/20/15	4,978,134	12.0%	12.0%
Teachers Insurance Company	N	06/25/15	2,235,067	9.0%	9.0%
American Strategic	N	06/25/15	6,289,921	6.6%	6.6%
State Farm	N	07/15/15	54,943,336	0.0%	0.0%
Nationwide General Insurance Company	N	07/25/15	6,072,086	3.3%	3.3%
Nationwide Mutual Fire Insurance Company	N	07/25/15	18,722,214	3.5%	3.5%
Nationwide Property and Casualty Insurance Co.	N	07/25/15	31,133,108	9.2%	9.2%
Quincy Mutual	N	06/15/15	12,316,343	10.3%	10.3%

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The Hanover Insurance Company	N	09/01/15	1,141,484	8.2%	8.2%
Massachusetts Bay Insurance Company	N	09/01/15	15,290,330	2.8%	2.8%
Citizens Insurance Company of America	N	09/01/15	8,822,914	5.6%	5.6%
AIG Private Client	N	06/01/15	18,732,893	0.0%	0.0%
American Commerce Insurance Company	N	11/01/15	15,300,907	5.0%	5.0%
Privilege Underwriters Reciprocal Exchange	N	08/15/15	10,666,215	3.0%	3.0%
CSAA-Fire & Casualty	N	11/01/15	10,167,010	5.9%	5.9%
Kemper Independence Ins Co	N	11/01/15	7,554,377	7.0%	7.0%
LM Ins Corp.	Y	11/09/15	4,018,347	4.1%	4.1%
Liberty Insurance Corporation	Y	11/09/15	49,550,607	4.0%	4.0%
Andover_Memerimack	N	08/15/15	16,636,625	5.8%	5.8%
Andover_Cambridge	N	08/15/15	6,026,075	6.0%	6.0%
New London County Mutual	N	09/01/15	24,491,712	0.0%	0.0%
Providence Mutual	N	01/01/16	3,633,556	14.1%	9.7%
Pacific Specialty	N	09/13/15	8,096,235	12.4%	12.4%
Union Mutual	N	10/01/15	7,389,741	9.8%	9.8%
Unitrin Preferred	N	10/27/15	2,611,177	9.0%	9.0%
Unitrin Direct Property & Casualty	N	01/29/15	148,744	32.7%	5.0%
Travelers_The Automobile Ins CO. of Hartford, Connecticut	Y	12/08/15	4,903,087	1.1%	0.4%
Travelers_The Standard Fire Insurance Company	Y	12/08/15	40,282,370	3.1%	1.4%
Travelers Indemnity Company of America	Y	12/08/15	7,022,043	2.7%	1.7%
Stillwater Property and Casualty Insurance Co	N	11/20/15	2,353,275	5.6%	5.6%
Travelers Home and Marine Insurance Co	N	10/23/15	68,606,332	2.9%	2.9%
Travelers Personal Security Insurance Company	N	10/23/15	9,213,653	3.1%	3.1%
Chubb National Insurance Company	N	12/07/15	4,023,149	0.8%	0.8%
Federal Insurance Company	N	12/07/15	22,715,548	0.6%	0.6%
Great Northern Insurance Company	N	12/07/15	58,481,368	0.8%	0.8%
Pacific Indemnity Company	N	12/07/15	5,628,407	1.4%	1.4%
Vigilant Insurance Company	N	12/07/15	46,226,976	1.4%	1.4%

CONNECTICUT INSURANCE DEPARTMENT
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Bankers Standard Insurance Company	N	12/05/15	25,056,078	8.0%	8.0%
Hartford Casualty Insurance Company	N	12/15/15	741,964	4.5%	4.3%
Hartford Insurance Company of the Southeast	N	12/15/15	5,500,685	4.5%	4.3%
Trumbull Insurance Company	N	12/15/15	8,132,503	4.5%	4.3%
Hartford Accident and Indemnity Company	N	12/15/15	3,536,663	4.5%	4.3%
Total			954,820,965	4.6%	4.0%
companies with no rate change			413,427,035	0.0%	0.0%
Total			1,368,248,000	3.2%	2.8%
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Insurance Department impact on Rate filings:					
		Written Premium	Filed Rate Change	Final Rate Change	Premium Savings
2015 rate change totals		954,820,965	4.6%	4.0%	\$6,236,516
Companies with no rate change		413,427,035	0.0%	0.0%	
State total		1,368,248,000	3.2%	2.8%	
2014 rate change totals		991,257,304	6.8%	4.8%	\$19,533,251
Companies with no rate change		308,648,696	0.0%	0.0%	
State total		1,299,906,000	5.2%	3.7%	
2013 rate change totals		862,806,399	8.5%	7.9%	\$5,176,838
Companies with no rate change		352,615,601	0.0%	0.0%	
State total		1,215,422,000	6.0%	5.6%	
2012 rate change totals		958,147,419	12.4%	9.7%	\$25,869,980
Companies with no rate change		188,189,581	0.0%	0.0%	
State total		1,146,337,000	10.4%	8.1%	
Total consumer premium Savings since 2012					\$56,816,585

In the Matter of:

**The National Council on Compensation Insurance, Inc.' s Workers'
Compensation Voluntary Loss Costs and Assigned Risk Rates Filing,
Effective January 1, 2016**

MEMORANDUM AND ORDER

I. INTRODUCTION

On September 24, 2015 the National Council on Compensation Insurance, Inc. ("NCCI") filed a workers' compensation insurance application with the Connecticut Insurance Department (the "Department") for a change in Voluntary Market Advisory Pure Premium Loss Costs and a change in Assigned Risk Plan Rates for Workers' Compensation Insurance pursuant to Conn. Gen. Stat. §§38a-676 and 38a-665 proposed to be effective January 1, 2016.

The filing requests revisions of the current loss costs and assigned risk rates that the Department approved effective April 1, 2015. NCCI proposes an overall -3.9% change for pure premium loss costs and an overall -6.3% change in assigned risk plan rates. Changes to individual classification costs have been limited to 20% of the industry group change.

In order to give the public an opportunity to comment on NCCI's filing, the Department published the filing and Executive Summary on its webpage on September 28, 2015 at: <http://www.ct.gov/cid/cwp/view.asp?a=1270&Q=571280> and provided a thirty (30) day period for the public and interested parties to review and comment on the filing. The Department did not receive any public comments and did not hold a public hearing.

The following sections are a review of the NCCI filing requests; Insurance Department Staff's recommendations; and my determination regarding approval of the filing.

II. NCCI FILING REQUESTS

1. NCCI's proposed changes in Voluntary Market Advisory Loss Costs reflects the following pure premium level changes:

Industry Group	Voluntary Market Pure Premium Advisory Loss Costs <u>Change (%)</u>
Manufacturing	-3.5
Contracting	-6.0
Office & Clerical	-6.3
Goods & Services	-3.0
Miscellaneous	-1.4
Overall Change Requested	-3.9%

2. The proposed change in Assigned Risk Plan Rates reflects the following rate level changes:

Industry Group	Assigned Risk Plan <u>Rate Change (%)</u>
Manufacturing	-5.9
Contracting	-8.4
Office & Clerical	-8.6
Goods & Services	-5.5
Miscellaneous	-3.9
Overall Change Requested	-6.3%

3. The components of the Advisory Loss Costs and Assigned Risk Plan Rate changes are comprised of the following elements:

Component	Voluntary Market Pure Premium <u>Change (%)</u>	Assigned Risk Plan Premium Level Change (%)
Experience, Trend and Benefits	-4.1	-4.1
Benefits	+0.3	+0.3
Change in Assigned Risk Multiplier	N/A	-2.5
Loss-based Expenses	-0.1	-0.1
Overall Level Change Requested	-3.9	-6.3
Change in Expense Constant	N/A	-1.4
Overall Premium Change Requested	N/A	-7.6

4. The assessments due from employers for funding the cost of the Workers' Compensation Commission are 2.70% of losses. Insurance carriers pass through these assessments to employers. For the Voluntary Market

and the Assigned Risk Plan, the assessment rate converted to a percentage of premium is 1.9% of standard premium. The assessment rate for "F" classifications, which provides coverage under the United States Longshore and Harbor Workers' Compensation Act and its extensions, is changing to 6.2% of total losses, with a proposed assessment on assigned risk standard premium and voluntary market standard premium of 3.8%.

5. The filing proposes to increase the maximum payroll for Executive Officers or Members of Limited Liability Companies from \$2,400 per week to \$2,500 per week.
6. The filing proposes to increase the maximum payroll for Athletic Teams from \$1,200 per week to \$1,250 per week.
7. The Average Weekly Wage on October 1, 2015 changed to \$1,256. NCCI estimates the impact of this change to be +0.7% on indemnity benefits.
8. The Practitioner Fee Schedule was revised effective July 15, 2015. NCCI estimates the impact of this change to be -0.1% on medical benefits.
9. The proposed Permissible Loss Ratio for the Assigned Risk Rate filing is 69.0%.
10. The filing proposes to decrease the expense constant from \$220 to \$160.
11. The filing proposes to decrease the Uncollectible Premium Provision from 4.7% to 4.1%.

III. DISCUSSION AND RECOMMENDATIONS

A. Overall Advisory Loss Costs and Assigned Risk Plan Rates

Conn. Gen. Stat. §38a-665 establishes the standards, methods and criteria for the making and use of workers' compensation insurance rates in Connecticut. Conn. Gen. Stat. §38a-665 provides that no rates shall be excessive or inadequate, nor shall they be unfairly discriminatory. Conn. Gen. Stat. §38a-665(b) provides that consideration shall be given, to the extent possible, to: past and prospective loss experience; reasonable margin for profit and contingencies; past and prospective expenses both countrywide and those specially applicable to this state; investment income earned or realized both from unearned premium and loss reserve funds; and other relevant factors, including judgment factors.

The Department's staff determined that overall cost levels are decreasing for the assigned risk rates and for the voluntary market advisory loss costs. The cost levels for this filing are based on Connecticut loss experience for policy years 2012 and 2013. NCCI adjusts past losses to current conditions using adjustment methods which make the magnitude of the change very sensitive to their assumptions. Critical assumptions include those for trend, loss development and experience period. Department staff reviewed the assumptions included in these filings for reasonableness, including the econometric forecast values and recommend adjustments in the following paragraphs.

B. Assigned Risk Differential

The filing proposes to increase the Assigned Risk Differential from 25% to 30%. Department staff believes that while NCCI has provided actuarial support for this increase, a reasonable adjustment to the Assigned Risk Differential should be less than 30%. Based on discussions between the Department's and NCCI's actuaries, the parties believe that an adjustment to the rates using an Assigned Risk Differential of 27.5% will appropriately address the need to increase the differential due to adverse industry-wide loss experience in more recent years while easing the rate impact to assigned risk businesses that have had more favorable recent loss experience.

C. Maximum Payroll for Executive Officers or Members of Limited Liability Companies

The filing proposes to increase the maximum payroll for Executive Officers or Members of Limited Liability Companies from \$2,400 per week to \$2,500 per week. Department staff believes this requested increase is reasonable and will make the maximum payroll used in Connecticut responsive to the state's economy.

IV. ORDER

On the basis of the foregoing recommendations and analysis by Department staff and my review of the filing, I hereby order that:

- A. For purposes of calculating Assigned Risk Plan rates, NCCI shall change the Assigned Risk Differential used in the filing from 30% to 27.5%.
- B. NCCI's voluntary market advisory loss costs are **accepted** as filed.
- C. The proposed increase in the maximum payroll for Executive Officers or Members of Limited Liability Companies from \$2,400 per week to \$2,500 per week is approved.
- D. The proposed increase in the maximum payroll for Athletic Teams from \$1,200 per week to \$1,250 per week is approved.
- E. The proposed Workers' Compensation Commission industrial classification assessment fund rate be changed to 1.9% of standard premium and "F" industrial classification assessment fund rate be changed to 3.8% of standard premium for voluntary market and assigned risk plan insurers for policies effective on or after January 1, 2016.
- F. The thirty (30) day advance filing requirement set forth in Conn. Gen. Stat. §38a-676(b) for filings received prior to January 1, 2016 be waived in order to allow for the adoption of the change in advisory pure premium loss costs effective January 1, 2016.

Dated at Hartford, Connecticut this 3 day of November, 2015

See Signature on file

Katharine L. Wade
Insurance Commissioner

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- C-1

ORGANIZATION	COMPANY NAME	YEAR	RATE CHANGE
		2015	
NCCI			
	FLORISTS MUTUAL INSURANCE COMPANY		-1.2
	NATIONAL LIABILITY & FIRE INS CO		-0.6
	PREFERRED PROFESSIONAL INS CO		-0.6
	NATIONAL INTERSTATE INSURANCE		-3.8
	T.H.E. INSURANCE COMPANY		-0.6
	LUMBERMEN'S UNDERWRITING ALLIANCE		-2.2
	FEDERATED MUTUAL INSURANCE COMPANY		-2.5
	FEDERATED SERVICE INSURANCE COMPANY		-3.2
	UNITED STATES FIRE INS CO		0.3
	NORTH RIVER INS CO		-2.3
	CRUM AND FORSTER INDEMNITY COMPANY		0
	FEDERAL INSURANCE COMPANY		-3.0
	CHUBB INDEMNITY INSURANCE COMPANY		-1.1
	GREAT NORTHERN INSURANCE COMPANY		-4.9
	PACIFIC INDEMNITY COMPANY		-4.2
	VIGILANT INSURANCE COMPANY		-2.8
	CHUBB NATIONAL INSURANCE COMPANY		-1.8
	AMERICAN CASUALTY COMPANY OF READING PA		-1.3
	CONTINENTAL CASUALTY COMPANY		
	NATIONAL FIRE INSURANCE COMPANY		
	CONTINENTAL INSURANCE COMPANY		
	TRANSPORTATION INSURANCE CO		
	VALLEY FORGE INSURANCE COMPANY		
	CALIFORNIA INS CO		-0.6
	BROTHERHOOD MUTUAL INS CO		-5.5
	VANLINER INS CO		-7.60
	STARR INDEMNITY & LIABILITY COMPANY		1.7
	FRANKENMUTH MUTUAL INSURANCE CO		-4.7
	ANSUR AMERICA INSURANCE CO		

CONNECTICUT INSURANCE DEPARTMENT
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	REPUBLIC UNDERWRITERS INS CO		-0.6
	COMPANION PROPERTY & CASUALTY INS CO		-7.8
	COMPANION COMMERCIAL INS CO		
	INS CO OF THE WEST		-0.6
	AMERICAN ALTERNATIVE INS CORP		-0.6
	AMERICAN FAMILY HOME INS CO		
	AMERICAN MODERN HOME INS CO		
	BERKSHIRE HATHAWAY HOMESTATE INS CO		-0.6
	OAK RIVER INS CO		
	REDWOOD FIRE AND CASUALTY INS CO		
	PHARMACISTS MUTUAL INS CO		0.7
	ACE AMERICAN INSURANCE CO		-1
	INDEMNITY INS CO OF NORTH AMERICA		
	INSURANCE COMPANY OF NORTH AMERICA		
	WESTCHESTER FIRE INS CO		
	ACE FIRE UNDERWRITERS INS CO		
	ACE PROPERTY & CASUALTY INS CO		
	BANKERS STANDARD INS CO		
	PACIFIC EMPLOYERS INSURANCE COMPANY		
	AMGUARD INSURANCE COMPANY		0.9
	NORGUARD INSURANCE COMPANY		1.2
	EASTGUARD INSURANCE COMPANY		0.7
	WESCO INS CO		-0.6
	TECHNOLOGY INS CO		
	SECURITY NATIONAL INS CO		
	LIBERTY MUTUAL INSURANCE COMPANY		0
	LIBERTY MUTUAL FIRE INSURANCE COMPANY		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		
	LIBERTY INSURANCE CORP		
	EMPLOYERS INS OF WAUSAU		
	WAUSAU UNDERWRITERS INS CO		
	WAUSAU BUSINESS INS CO		
	FRANK WINSTON CRUM INS CO		-0.1
	TRANSGUARD INS CO OF AMERICA INC		-0.5
	GREAT AMERICAN INS CO		1.4
	GREAT AMERICAN ASSURANCE CO		
	GREAT AMERICAN INS CO OF NY		
	GREAT AMERICAN ALLIANCE INS CO		
	GREAT AMERICAN SPIRIT INS CO		

CONNECTICUT INSURANCE DEPARTMENT
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SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	ZURICH AMERICAN INS CO		-0.9
	AMERICAN GUARANTEE & LIABILITY INS CO		
	AMERICAN ZURICH INS CO		
	ZURICH AMERICAN INS CO OF IL		
	FIDELITY AND DEPOSIT CO OF MD		
	COLONIAL AMERICAN CASUALTY & SURETY CO		
	MEMIC INDEMNITY COMPANY - standard tier		0.171
	MEMIC INDEMNITY COMPANY - preferred tier		
	MEMIC INDEMNITY COMPANY - safety tier		
	MAINE EMPLOYERS' MUTUAL INS CO - standard tier		2.576
	MAINE EMPLOYERS' MUTUAL INS CO - preferred tier		
	MAINE EMPLOYERS' MUTUAL INS CO - safety tier		
	XL SPECIALTY INSURANCE COMPANY		-0.6
	XL INS AMERICA		
	GREENWICH INSURANCE COMPANY		
	ACCIDENT FUND GENERAL INS CO		2.4
	ACCIDENT FUND NATIONAL INS CO		-3.1
	ACCIDENT FUND INS CO OF AMERICA		-2.7
	UNITED WISCONSIN INS CO		-4.6
	GREAT DIVIDE INS CO		-3.2
	STARNET INS CO		-0.6
	CAROLINA CASUALTY INS CO		-0.6
	MIDWEST EMPLOYERS CASUALTY CO		-0.6
	ACIG INS CO		0.18
	CHURCH MUTUAL INS CO		-2.30
	SAMSUNG FIRE & MARINE INS CO		-0.6
	OLD REPUBLIC INS CO		-0.6
	OLD REPUBLIC GENERAL INS CORP		-0.6
	IMPERIUM INS CO preferred tier		-0.6
	IMPERIUM INS CO standard tier		
	IMPERIUM INS CO non standard tier		
	BITCO GENERAL INS CORP		-0.6
	AMERICAN HOME ASSURANCE CO		-0.6
	AIG ASSURANCE CO		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	AIG PROPERTY CASUALTY CO		
	COMMERCE AND INDUSTRY INS CO		
	GRANITE STATE INSURANCE CO		
	ILLINOIS NATIONAL INSURANCE		
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA		
	NEW HAMPSHIRE INS CO		
	INSURANCE COMPANY OF THE STATE OF PA		
	AIU INS CO		
	MARKEL INS CO		1.30
	FIRSTCOMP INS CO		1.70
	AMERICAN MINING INSURANCE COMPANY		-0.6
	PROTECTIVE INSURANCE COMPANY		-7.56
	ZENITH INSURANCE COMPANY		-0.6
	AIOI NISSAY DOWA INS CO OF AMERICA		0
	ACADIA INS CO - STANDARD		1.4
	ACADIA INS CO - PREFERRED		
	CONTINENTAL WESTERN INS CO - STANDARD		
	CONTINENTAL WESTERN INS CO - PREFERRED		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED		
	UNION INS CO - STANDARD		
	UNION INS CO - PREFERRED		
	ADMIRAL INDEMNITY CO - STANDARD		
	ADMIRAL INDEMNITY CO - PREFERRED - (Eliminated)		
	CLERMONT INS CO - STANDARD		
	CLERMONT INS CO - PREFERRED - (Eliminated)		
	NEW YORK MARINE AND GENERAL INS CO		-0.6
	TRUCK INSURANCE EXCHANGE		-0.6
	FOREMOST INSURANCE COMPANY		4.35
	FOREMOST PROPERTY & CASUALTY INS CO		-3.47
	FOREMOST SIGNATURE INS CO		0.67
	MITSUI SUMITOMO INS CO OF AMERICA		-0.6
	ADVANTAGE WORKERS COMPENSATION INS CO		-0.6
	BERKLEY NATIONAL INS CO		-6.5
	BERKLEY REGIONAL INS CO		
	TRI-STATE INS CO OF MINNESOTA		
	RIVERPORT INS CO		

CONNECTICUT INSURANCE DEPARTMENT
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	SENTRY CASUALTY CO		0
	GUIDEONE MUTUAL INS CO		4.6
	HARTFORD FIRE INS CO		3.1
	HARTFORD CASUALTY INS CO		3.1
	HARTFORD ACCIDENT & INDEMNITY		3.2
	HARTFORD UNDERWRITERS INS CO		3.2
	TWIN CITY FIRE INS CO		3.2
	SENTINEL INS CO, LTD		3.1
	HARTFORD INS CO OF THE MIDWEST		3.2
	PACIFIC INSURANCE COMPANY, LTD		3.2
	TRUMBULL INS CO		3.1
	LION INS CO		-0.6
	WESTPORT INS CORPORATION		-0.6
	NORTH AMERICAN SPECIALTY INS CO		
	NORTH AMERICAN ELITE INS CO		
	SELECTIVE INSURANCE CO OF THE SOUTHEAST		5.7
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA		-0.5
	SELECTIVE INSURANCE CO OF AMERICA		2.6
	PENNSYLVANIA MFG ASSOC INS CO		3.1
	MANUFACTURERS ALLIANCE INS CO		4.2
	PENNSYLVANIA MFG INDEMNITY CO		-0.1
	NGM INSURANCE COMPANY		3.9
	ARCH INS CO		-0.6
	TRAVELERS INDEMNITY COMPANY		0.4
	TRAVELERS PROPERTY CASUALTY CO OF AMERICA		
	CHARTER OAK FIRE INSURANCE CO		
	TRAVELERS INDEMNITY CO OF AMERICA		
	TRAVELERS INDEMNITY CO OF CT		
	PHOENIX INSURANCE COMPANY		
	TRAVELERS CASUALTY AND SURETY		
	FARMINGTON CASUALTY COMPANY		
	STANDARD FIRE INSURANCE COMPANY		
	GREAT WEST CASUALTY COMPANY		7.6
	EVEREST NATIONAL INS CO		-0.6
	EVEREST REINSURANCE CO		
	HARLEYSVILLE WORCESTER INSURANCE COMPANY		-0.9
	HARLEYSVILLE PREFERRED INSURANCE COMPANY		
	HARLEYSVILLE INSURANCE COMPANY		
	NATIONWIDE MUTUAL INS CO HARLEYSVILLE		

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	FIREMAN'S FUND INSURANCE CO		-12.8
	THE AMERICAN INSURANCE CO		
	NATIONAL SURETY CORPORATION		
	ASSOCIATED INDEMNITY CORP		
	AMERICAN AUTOMOBILE INSURANCE CO		
	NATIONWIDE AGRIBUSINESS INS CO - Preferred		2.6
	NATIONWIDE AGRIBUSINESS INS CO - Standard		
	NATIONWIDE AGRIBUSINESS INS CO - NonStandard		
	NATIONAL CASUALTY CO - Preferred		-0.8
	NATIONAL CASUALTY CO - Standard		
	NATIONAL CASUALTY CO - Non-Standard		
	NATIONWIDE MUTUAL INS CO		5.0
	NATIONWIDE PROPERTY & CASUALTY INS CO		
	NATIONWIDE MUTUAL FIRE INS CO		
	ALLIED PROPERTY & CASUALTY INS CO		3.7
	DEPOSITORS INS CO		
	AMCO INS CO		
	THE OHIO CASUALTY INS CO		2.0
	OHIO SECURITY INSURANCE COMPANY		4.8
	WEST AMERICAN INSURANCE COMPANY		3.3
	AMERICAN FIRE & CASUALTY COMPANY		0.4
	RLI INSURANCE COMPANY Tier I		-7.7
	Tier II		
	Tier III		
	NOVA CASUALTY CO SUPERIOR TIER		5.6
	PREFERRED TIER		
	STANDARD TIER		
	SUBSTANDARD TIER		
	GENERAL CASUALTY CO OF WISCONSIN		5.3
	REGENT INSURANCE COMPANY		-1.2
	MAIN STREET AMERICA ASSURANCE (MSAA)		0
	HDI-GERLING AMERICA INS CO		-0.6
	ARGONAUT INS CO		1.9
	OBI NATIONAL INSURANCE CO - Standard Tier		-0.6
	OBI NATIONAL INSURANCE CO - Preferred Tier		
	OBI NATIONAL INSURANCE CO - Super Preferred Tier		
	ATLANTIC SPECIALTY INS CO - Standard Tier		
	ATLANTIC SPECIALTY INS CO - Preferred Tier		
	ATLANTIC SPECIALTY INS CO - Super Preferred Tier		

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	PENN MILLERS INSURANCE COMPANY		5.0
	PUBLIC SERVICE INS CO		-0.6
	PRAETORIAN INSURANCE COMPANY		-0.6
	STONINGTON INS CO		
	AMERISURE MUTUAL INS CO		-0.6
	AMERISURE INS CO		
	CINCINNATI INSURANCE COMPANY		1.80
	CINCINNATI CASUALTY COMPANY		
	CINCINNATI INDEMNITY COMPANY		
	SENTRY INS A MUTUAL CO		0.2
	MIDDLESEX INS CO		
	PATRIOT GENERAL INS CO		
	UTICA MUTUAL INS COMPANY - STANDARD		3.6
	UTICA MUTUAL INS COMPANY - PREFERRED		
	GRAPHIC ARTS MUTUAL INS COMPANY		
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR		
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER		
	UTICA NATIONAL ASSURANCE COMPANY - TIER A		
	UTICA NATIONAL ASSURANCE COMPANY - TIER B		
	T.H.E. INSURANCE COMPANY		-2.3
	AMERICAN COMPENSATION INS CO		2.1
	STATE AUTO MUTUAL INS CO		-1.1
	STATE AUTO PROPERTY & CASUALTY INS CO		-2.1
	PATRONS MUTUAL INS CO OF CT		-1.4
	NATIONAL INTERSTATE INSURANCE		-3.5
	FLORISTS MUTUAL INSURANCE COMPANY		-2.6
	MARKEL INS CO		-2.50
	BROTHERHOOD MUTUAL INS CO		-3.3
	FIRSTCOMP INS CO		-2.50
	MIDWEST EMPLOYERS CASUALTY CO		-2.3
	STARNET INS CO		-2.3
	UTICA MUTUAL INS COMPANY - STANDARD		-2.3
	UTICA MUTUAL INS COMPANY - PREFERRED		
	GRAPHIC ARTS MUTUAL INS COMPANY		
	REPUBLIC-FRANKLIN INS COMPANY - SUPERIOR		
	REPUBLIC-FRANKLIN INS COMPANY - PREMIER		
	UTICA NATIONAL ASSURANCE COMPANY - TIER A		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	UTICA NATIONAL ASSURANCE COMPANY - TIER B		
	TRANSGUARD INS CO OF AMERICA INC		-2.3
	STARR INDEMNITY & LIABILITY COMPANY		-2.3
	GREAT WEST CASUALTY COMPANY		0.2
	FRANKENMUTH MUTUAL INSURANCE CO		-2.4
	ANSUR AMERICA INSURANCE CO		
	PREFERRED PROFESSIONAL INS CO		
	IMPERIUM INS CO preferred tier		-2.3
	IMPERIUM INS CO standard tier		
	IMPERIUM INS CO non standard tier		
	CINCINNATI INSURANCE COMPANY		-2.2
	CINCINNATI CASUALTY COMPANY		
	CINCINNATI INDEMNITY COMPANY		
	VANLINER INS CO		-2.0
	TOKIO MARINE AMERICA INS CO		2.5
	TRANS PACIFIC INS CO		4.9
	BITCO GENERAL INS CORP		-2.3
	GREAT AMERICAN INS CO		-2.3
	GREAT AMERICAN ASSURANCE CO		
	GREAT AMERICAN INS CO OF NY		
	GREAT AMERICAN ALLIANCE INS CO		
	GREAT AMERICAN SPIRIT INS CO		
	OLD REPUBLIC INS CO		-2.3
	OLD REPUBLIC GENERAL INS CORP		-2.3
	CALIFORNIA INS CO		-2.3
	UNITED STATES FIRE INS CO		-2.5
	NORTH RIVER INS CO		
	CRUM AND FORSTER INDEMNITY COMPANY		
	WESCO INS CO		-2.3
	TECHNOLOGY INS CO		
	SECURITY NATIONAL INS CO		
	ACIG INS CO		-2.3
	BERKSHIRE HATHAWAY HOMESTATE INS CO		-2.3
	OAK RIVER INS CO		
	REDWOOD FIRE AND CASUALTY INS CO		

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	TOKIO MARINE AMERICA INS CO		2.5
	TRANS PACIFIC INS CO		3.2
	MITSUI SUMITOMO INS CO OF AMERICA		-2.3
	AIOI NISSAY DOWA INS CO OF AMERICA		
	MAINE EMPLOYERS' MUTUAL INS CO - standard tier		-2.3
	MAINE EMPLOYERS' MUTUAL INS CO - preferred tier		
	MAINE EMPLOYERS' MUTUAL INS CO - safety tier		
	AMERICAN ALTERNATIVE INS CORP		-2.3
	AMERICAN FAMILY HOME INS CO		
	AMERICAN MODERN HOME INS CO		
	SELECTIVE INSURANCE CO OF THE SOUTHEAST		-2.4
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA		-2.2
	SELECTIVE INSURANCE CO OF AMERICA		-2.2
	LIBERTY MUTUAL INSURANCE COMPANY		-2.3
	LIBERTY MUTUAL FIRE INSURANCE COMPANY		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		
	LIBERTY INSURANCE CORP		
	EMPLOYERS INS OF WAUSAU		
	WAUSAU UNDERWRITERS INS CO		
	WAUSAU BUSINESS INS CO		
	THE OHIO CASUALTY INS CO		-3.3
	OHIO SECURITY INSURANCE COMPANY		-0.8
	WEST AMERICAN INSURANCE COMPANY		-2.2
	AMERICAN FIRE & CASUALTY COMPANY		-4.9
	PHARMACISTS MUTUAL INS CO		-3.4
	PROTECTIVE INSURANCE COMPANY		-1.9
	FEDERAL INSURANCE COMPANY		-1.7
	CHUBB INDEMNITY INSURANCE COMPANY		
	GREAT NORTHERN INSURANCE COMPANY		
	PACIFIC INDEMNITY COMPANY		
	VIGILANT INSURANCE COMPANY		
	CHUBB NATIONAL INSURANCE COMPANY		
	CHURCH MUTUAL INS CO		-3.66
	MAIN STREET AMERICA ASSURANCE (MSAA)		0
	TRAVELERS INDEMNITY COMPANY		-2.4

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	TRAVELERS PROPERTY CASUALTY CO OF AMERICA		
	CHARTER OAK FIRE INSURANCE CO		
	TRAVELERS INDEMNITY CO OF AMERICA		
	TRAVELERS INDEMNITY CO OF CT		
	PHOENIX INSURANCE COMPANY		
	TRAVELERS CASUALTY AND SURETY		
	FARMINGTON CASUALTY COMPANY		
	STANDARD FIRE INSURANCE COMPANY		
	NGM INSURANCE COMPANY		-2.2
	BERKLEY NATIONAL INS CO		-2.7
	BERKLEY REGIONAL INS CO		
	TRI-STATE INS CO OF MINNESOTA		
	RIVERPORT INS CO		
	ZENITH INSURANCE COMPANY		-2.3
	WORK FIRST CASUALTY CO		-2.9
	EVEREST NATIONAL INS CO		-2.3
	EVEREST REINSURANCE CO		
	TRUCK INSURANCE EXCHANGE		-1.6
	THE OHIO CASUALTY INS CO		5.1
	OHIO SECURITY INSURANCE COMPANY		5.2
	WEST AMERICAN INSURANCE COMPANY		5.2
	AMERICAN FIRE & CASUALTY COMPANY		5.3
	HARTFORD FIRE INS CO		-2.3
	HARTFORD CASUALTY INS CO		
	HARTFORD ACCIDENT & INDEMNITY		
	HARTFORD UNDERWRITERS INS CO		
	TWIN CITY FIRE INS CO		
	SENTINEL INS CO, LTD		
	HARTFORD INS CO OF THE MIDWEST		
	PACIFIC INSURANCE COMPANY, LTD		
	TRUMBULL INS CO		
	AMERICAN CASUALTY COMPANY OF READING PA		-2.2
	CONTINENTAL CASUALTY COMPANY		
	NATIONAL FIRE INSURANCE COMPANY		
	CONTINENTAL INSURANCE COMPANY		
	TRANSPORTATION INSURANCE CO		
	VALLEY FORGE INSURANCE COMPANY		
	XL SPECIALTY INSURANCE COMPANY		-2.3
	XL INS AMERICA		
	GREENWICH INSURANCE COMPANY		
	STATE FARM FIRE AND CASUALTY CO		0.5

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	MITSUI SUMITOMO INS CO OF AMERICA		-0.6
	INS CO OF THE WEST		-2.3
	FIREMAN'S FUND INSURANCE CO		-2.3
	THE AMERICAN INSURANCE CO		
	NATIONAL SURETY CORPORATION		
	ASSOCIATED INDEMNITY CORP		
	AMERICAN AUTOMOBILE INSURANCE CO		
	ACCIDENT FUND GENERAL INS CO		-1.4
	ACCIDENT FUND NATIONAL INS CO		-2.3
	ACCIDENT FUND INS CO OF AMERICA		-2.4
	UNITED WISCONSIN INS CO		-2.7
	FEDERATED MUTUAL INSURANCE COMPANY		-2.3
	FEDERATED SERVICE INSURANCE COMPANY		
	FEDERATED MUTUAL INSURANCE COMPANY		5.9
	FEDERATED SERVICE INSURANCE COMPANY		4.9
	PEERLESS INSURANCE COMPANY		-2.6
	EXCELSIOR INSURANCE COMPANY		
	NETHERLANDS INSURANCE COMPANY		
	PEERLESS INDEMNITY INSURANCE COMPANY		
	AMERICAN STATES INS CO		-0.6
	AMERICAN ECONOMY INS CO		-3.0
	FIRST NATIONAL INS CO OF AMERICA		-3.3
	GENERAL INS CO OF AMERICA		-4.6
	AMGUARD INSURANCE COMPANY		-2.24
	NORGUARD INSURANCE COMPANY		-2.40
	EASTGUARD INSURANCE COMPANY		-2.19
	NOVA CASUALTY CO	SUPERIOR TIER	-2.5
		PREFERRED TIER	
		STANDARD TIER	
		SUBSTANDARD TIER	
	GREAT DIVIDE INS CO		-2.4
	MITSUI SUMITOMO INS USA		
	HARLEYSVILLE WORCESTER INSURANCE COMPANY		-2.2
	HARLEYSVILLE PREFERRED INSURANCE COMPANY		
	HARLEYSVILLE INSURANCE COMPANY		
	NATIONWIDE MUTUAL INS CO HARLEYSVILLE		

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	FRANK WINSTON CRUM INS CO		-2.3
	PEERLESS INSURANCE COMPANY		2.5
	EXCELSIOR INSURANCE COMPANY		3.4
	NETHERLANDS INSURANCE COMPANY		8.7
	PEERLESS INDEMNITY INSURANCE COMPANY		2.3
	ACADIA INS CO - STANDARD		-2.3
	ACADIA INS CO - PREFERRED		
	CONTINENTAL WESTERN INS CO - STANDARD		
	CONTINENTAL WESTERN INS CO - PREFERRED		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED		
	UNION INS CO - STANDARD		
	UNION INS CO - PREFERRED		
	ADMIRAL INDEMNITY CO - STANDARD		
	CLERMONT INS CO - STANDARD		
	NATIONWIDE AGRIBUSINESS INS CO - Preferred		0.1
	NATIONWIDE AGRIBUSINESS INS CO - Standard		
	NATIONWIDE AGRIBUSINESS INS CO - NonStandard		
	NATIONAL CASUALTY CO - Preferred		-2.7
	NATIONAL CASUALTY CO - Standard		
	NATIONAL CASUALTY CO - Non-Standard		
	RLI INSURANCE COMPANY Tier I		-0.3
	Tier II		
	Tier III		
	AMERISURE MUTUAL INS CO		-2.3
	AMERISURE INS CO		
	TOKIO MARINE AMERICA INS CO		2.0
	TRANS PACIFIC INS CO		8.6
	ZURICH AMERICAN INS CO		-2.2
	AMERICAN GUARANTEE & LIABILITY INS CO		
	AMERICAN ZURICH INS CO		
	ZURICH AMERICAN INS CO OF IL		
	FIDELITY AND DEPOSIT CO OF MD		
	COLONIAL AMERICAN CASUALTY & SURETY CO		
	AMERICAN HOME ASSURANCE CO		-2.3
	AIG ASSURANCE CO		
	AIG PROPERTY CASUALTY CO		
	COMMERCE AND INDUSTRY INS CO		
	GRANITE STATE INSURANCE CO		
	ILLINOIS NATIONAL INSURANCE		
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA		
	NEW HAMPSHIRE INS CO		
	INSURANCE COMPANY OF THE STATE OF PA		
	AIU INS CO		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	FARM FAMILY CASUALTY INS CO		10.9
	FOREMOST INSURANCE COMPANY		-2.1
	FOREMOST PROPERTY & CASUALTY INS CO		
	FOREMOST SIGNATURE INS CO		
	OBI NATIONAL INSURANCE CO - Standard Tier		-2.3
	OBI NATIONAL INSURANCE CO - Preferred Tier		
	OBI NATIONAL INSURANCE CO - Super Preferred Tier		
	ATLANTIC SPECIALTY INS CO - Standard Tier		
	ATLANTIC SPECIALTY INS CO - Preferred Tier		
	ATLANTIC SPECIALTY INS CO - Super Preferred Tier		
	NATIONAL LIABILITY & FIRE INS CO		-2.3
	SAFETY NATIONAL CASUALTY CORP		-2.3
	SAFETY FIRST INS CO		
	WESTPORT INS CORPORATION		-2.3
	NORTH AMERICAN SPECIALTY INS CO		
	NORTH AMERICAN ELITE INS CO		
	ARBELLA PROTECTION INS CO		-2.01
	ARBELLA INDEMNITY INS CO		0.0
	SAMSUNG FIRE & MARINE INS CO, LTD, USB		-2.3
	SENTRY CASUALTY CO		0
	SENTRY SELECT INS CO		9.0
	GREAT MIDWEST INS CO		INITIAL
	HANOVER INSURANCE COMPANY		-2.6
	MASSACHUSETTS BAY INSURANCE CO		
	CITIZENS INSURANCE CO OF AMERICA		
	ALLMERICA FINANCIAL BENEFIT INS CO		
	HANOVER AMERICAN INS CO		
	NEW YORK MARINE AND GENERAL INS CO		-2.3
	PRAETORIAN INSURANCE COMPANY		-2.3
	STONINGTON INS CO		
	GENERAL CASUALTY CO OF WISCONSIN		-2.3
	REGENT INSURANCE COMPANY		
	PENNSYLVANIA MFG ASSOC INS CO		-2.3

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	MANUFACTURERS ALLIANCE INS CO		
	PENNSYLVANIA MFG INDEMNITY CO		
	HDI-GERLING AMERICA INS CO		-2.3
	ARCH INS CO		-2.3
	TRIUMPHE CASUALTY COMPANY		INITIAL
	KEY RISK INS CO		INITIAL
	GREATER NEW YORK MUTUAL INS CO		-3.5
	INS CO OF GREATER NEW YORK		
	STRATHMORE INS CO		
	ALL AMERICA INS CO - All Other		-2.8
	Central Mutual INS CO - All Other		
	Central Mutual INS CO CM PREFERRED-All Other		
	BERKSHIRE HATHAWAY DIRECT INS CO		INITIAL
	EMPLOYERS MUTUAL CASUALTY CO		-3.4
	EMCASCO INS CO		-4.8

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- C- 2

ORGANIZATION	COMPANY NAME	YEAR 2016	RATE CHANGE
NCCI	CAROLINA CASUALTY INS CO		-3.9
	MIDWEST EMPLOYERS CASUALTY CO		
	STARNET INS CO		-3.9
	INS CO OF THE WEST		-3.9
	ACADIA INS CO - STANDARD		-1.3
	ACADIA INS CO - PREFERRED		
	CONTINENTAL WESTERN INS CO - STANDARD		
	CONTINENTAL WESTERN INS CO - PREFERRED		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - STANDARD		
	FIREMEN'S INS CO OF WASHINGTON, D.C. - PREFERRED		
	UNION INS CO - STANDARD		
	UNION INS CO - PREFERRED		
	ADMIRAL INDEMNITY CO - STANDARD		
	CLERMONT INS CO - STANDARD		
	T.H.E. INS CO		-3.9
	FEDERATED MUTUAL INS CO		-7.2
	FEDERATED SERVICE INS CO		1.7
	FRANK WINSTON CRUM INS CO		-3.9
	BROTHERHOOD MUTUAL INS CO		-2.5
	TRANSGUARD INS CO OF AMERICA INC		-7.9
	WESCO INS CO		-7.9
	TECHNOLOGY INS CO		
	SECURITY NATIONAL INS CO		
	NATIONAL LIABILITY & FIRE INS CO		-3.9
	OLD REPUBLIC GENERAL INS CORP		-3.9
	FLORISTS MUTUAL INS CO		-4.0
	OLD REPUBLIC INS CO		-3.9
	BERKLEY NATIONAL INS CO		-4.1
	BERKLEY REGIONAL INS CO		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	TRI-STATE INS CO OF MINNESOTA		
	RIVERPORT INS CO		
	VANLINER INS CO		-14.15
	NATIONAL INTERSTATE INSURANCE		-3.3
	TRIUMPHE CASUALTY COMPANY		0
	MARKEL INS CO		-3.40
	PHARMACISTS MUTUAL INS CO		-1.1
	STARR INDEMNITY & LIABILITY COMPANY		-3.0
	FIRSTCOMP INS CO		-1.40
	GUIDEONE MUTUAL INS CO		-1.4
	AMERICAN HOME ASSURANCE CO		-3.9
	AIG ASSURANCE CO		
	AIG PROPERTY CASUALTY CO		
	COMMERCE AND INDUSTRY INS CO		
	GRANITE STATE INSURANCE CO		
	ILLINOIS NATIONAL INSURANCE		
	NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA		
	NEW HAMPSHIRE INS CO		
	INSURANCE COMPANY OF THE STATE OF PA		
	AIU INS CO		
	ACIG INS CO		-2.41
	PREFERRED PROFESSIONAL INS CO		-3.9
	PUBLIC SERVICE INS CO		13.7
	FRANKENMUTH MUTUAL INS CO		-3.9
	ANSUR AMERICA INS CO		
	RLI INS CO Tier I		-9.8
	Tier II		
	Tier III		
	ACE AMERICAN INS CO		-2.5
	INDEMNITY INS CO OF NORTH AMERICA		
	INSURANCE COMPANY OF NORTH AMERICA		
	WESTCHESTER FIRE INS CO		
	ACE FIRE UNDERWRITERS INS CO		
	ACE PROPERTY & CASUALTY INS CO		
	BANKERS STANDARD INS CO		
	PACIFIC EMPLOYERS INS CO		
	GREAT WEST CASUALTY COMPANY		5.1

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
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	MEMIC INDEMNITY COMPANY - standard tier		-3.9
	MEMIC INDEMNITY COMPANY - preferred tier		
	MEMIC INDEMNITY COMPANY - safety tier		
	MAINE EMPLOYERS' MUTUAL INS CO - standard tier		-3.9
	MAINE EMPLOYERS' MUTUAL INS CO - preferred tier		
	MAINE EMPLOYERS' MUTUAL INS CO - safety tier		
	ACCIDENT FUND GENERAL INS CO		-6.9
	ACCIDENT FUND NATIONAL INS CO		-5.9
	ACCIDENT FUND INS CO OF AMERICA		-5.1
	UNITED WISCONSIN INS CO		-1.1
	LIBERTY MUTUAL INS CO		-2.2
	LIBERTY MUTUAL FIRE INS CO		
	LM INSURANCE CORP		
	FIRST LIBERTY INSURANCE CORP		
	LIBERTY INSURANCE CORP		
	EMPLOYERS INS OF WAUSAU		
	WAUSAU UNDERWRITERS INS CO		
	CINCINNATI INSURANCE COMPANY		-6.10
	CINCINNATI CASUALTY COMPANY		
	CINCINNATI INDEMNITY COMPANY		
	MITSUI SUMITOMO INS CO OF AMERICA		
	AIOI NISSAY DOWA INS CO OF AMERICA		-6.3
	MITSUI SUMITOMO INS USA INC		-6.3
	CALIFORNIA INS CO		-9.5
	BERKSHIRE HATHAWAY HOMESTATE INS CO		-3.9
	OAK RIVER INS CO		
	REDWOOD FIRE AND CASUALTY INS CO		
	WORK FIRST CASUALTY CO		-3.9
	BITCO GENERAL INS CORP		-7.9
	GREAT DIVIDE INS CO		1.5
	XL SPECIALTY INSURANCE COMPANY		-3.9
	XL INS AMERICA		
	GREENWICH INSURANCE COMPANY		
	SENTRY CASUALTY CO		0
	SELECTIVE INSURANCE CO OF THE SOUTHEAST		-0.1
	SELECTIVE INSURANCE CO OF SOUTH CAROLINA		3.0
	SELECTIVE INSURANCE CO OF AMERICA		0.1
	BERKSHIRE HATHAWAY DIRECT INS CO		-3.9

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
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	NATIONWIDE AGRIBUSINESS INS CO - Preferred		2.7
	NATIONWIDE AGRIBUSINESS INS CO - Standard		
	NATIONWIDE AGRIBUSINESS INS CO - NonStandard		
	NATIONAL CASUALTY CO - Preferred		-5.5
	NATIONAL CASUALTY CO - Standard		
	NATIONAL CASUALTY CO - Non-Standard		
	FOREMOST INSURANCE COMPANY		-3.1
	FOREMOST PROPERTY & CASUALTY INS CO		-6.0
	FOREMOST SIGNATURE INS CO		-5.3
	GREAT AMERICAN INS CO		-5.2
	GREAT AMERICAN ASSURANCE CO		
	GREAT AMERICAN INS CO OF NY		
	GREAT AMERICAN ALLIANCE INS CO		
	GREAT AMERICAN SPIRIT INS CO		
	SAFETY NATIONAL CASUALTY CORP		
	SAFETY FIRST INS CO		
	ZENITH INS CO		-3.9
	CHURCH MUTUAL INS CO		5.12
	EVEREST NATIONAL INS CO		-6.2
	EVEREST REINSURANCE CO		
	FEDERAL INS CO		-3.6
	CHUBB INDEMNITY INS CO		
	GREAT NORTHERN INS CO		
	PACIFIC INDEMNITY CO		
	VIGILANT INS CO		
	CHUBB NATIONAL INS CO		
	AMERICAN CASUALTY COMPANY OF READING PA		-5.4
	CONTINENTAL CASUALTY COMPANY		
	NATIONAL FIRE INS CO		
	CONTINENTAL INS CO		
	TRANSPORTATION INS CO		
	VALLEY FORGE INSURANCE CO		
	PENNSYLVANIA MFG ASSOC INS CO		-2.7
	MANUFACTURERS ALLIANCE INS CO		
	PENNSYLVANIA MFG INDEMNITY CO		
	AMERICAN ALTERNATIVE INS CORP		-3.9
	AMERICAN FAMILY HOME INS CO		-3.9
	AMERICAN MODERN HOME INS CO		-6.0
	IMPERIUM INS CO		-3.9

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	GREAT MIDWEST INS CO		
	SAMSUNG FIRE & MARINE INS CO, LTD, USB		-3.9
	HARTFORD FIRE INS CO		-4.84
	HARTFORD CASUALTY INS CO		
	HARTFORD ACCIDENT & INDEMNITY		
	HARTFORD UNDERWRITERS INS CO		
	TWIN CITY FIRE INS CO		
	SENTINEL INS CO, LTD		
	HARTFORD INS CO OF THE MIDWEST		
	PACIFIC INSURANCE COMPANY, LTD		
	TRUMBULL INS CO		
	AMERICAN MINING INSURANCE COMPANY		-3.9
	PROTECTIVE INSURANCE COMPANY		-7.0
	UNITED STATES FIRE INS CO		1.0
	NORTH RIVER INS CO		6.9
	CRUM AND FORSTER INDEMNITY COMPANY		8.3
	AMGUARD INS CO		-4.6
	NORGUARD INS CO		-4.6
	EASTGUARD INS CO		-6.4
	HARLEYSVILLE WORCESTER INS CO		-6.0
	HARLEYSVILLE PREFERRED INS CO		
	HARLEYSVILLE INS CO		
	NATIONWIDE MUTUAL INS CO HARLEYSVILLE OPERATION		
	FIREMAN'S FUND INSURANCE CO		-3.0
	THE AMERICAN INSURANCE CO		
	NATIONAL SURETY CORPORATION		
	ASSOCIATED INDEMNITY CORP		
	AMERICAN AUTOMOBILE INSURANCE CO		
	TRUCK INSURANCE EXCHANGE		-7.0
	KEY RISK INS CO		-3.9
	ADVANTAGE WORKERS COMPENSATION INS CO		-11.9
	TOKIO MARINE AMERICA INS CO		-3.4
	TRANS PACIFIC INS CO		-2.8

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	AMERISURE MUTUAL INS CO		-3.9
	AMERISURE INS CO		
	ZURICH AMERICAN INS CO		-7.0
	AMERICAN GUARANTEE & LIABILITY INS CO		
	AMERICAN ZURICH INS CO		
	ZURICH AMERICAN INS CO OF IL		
	FIDELITY AND DEPOSIT CO OF MD		
	COLONIAL AMERICAN CASUALTY & SURETY CO		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- D

LINE OF BUSINESS	COMMERCIAL AUTOMOBILE		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	
ISO	Charter Oak Fire Insurance Company		1.8
ISO	American Fire and Casualty Company		11.3
	The Ohio Casualty Insurance Company		12
	Ohio Security Insurance Company		17.4
	West American Insurance Company		11.9
ISO	Sentinel Insurance Company Limited		5.5
ISO	Hartford Accident and Indemnity Company		3
Independent	Peerless Indemnity Insurance Company		7.4
	Peerless Insurance Company		3.5
	Excelsior Insurance Company		3.7
	The Netherlands Insurance Company		4.6
ISO	American Alternative Insurance Corporation		0.2
ISO	United Ohio Insurance Company		5.8
Independent	Progressive Casualty Insurance Company		-3.3
ISO	Sentry a Mutual Co.		5.3
	Middlesex Insurance Co.		5.2
	Patriot General Insurance Co.		5.3
ISO	The Charter Oak Fire Insurance Company		4.4
	The Phoenix Insurance Company		5.5
	The Travelers Indemnity Company		4.9
	The Travelers Indemnity Co of America		6.4
	The Travelers Indemnity Co Of Connecticut		5.5
	Travelers Casualty Insurance Co of America		1.8
	Travelers Property Casualty Co of America		5.9
Independent	American Economy Insurance Company		4.5
	American States Insurance Company		4.5
	First National Insurance Company of America		4.5
	General Insurance Company of America		4.5
	Safeco Insurance Company of America		0

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

ISO	Peerless Indemnity Insurance Company	3
	Peerless Insurance Company	2.9
	Excelsior Insurance Company	3
	The Netherlands Insurance Company	3
Independent	State Farm Fire and Casualty Company	3
	State Farm Mutual Automobile Ins Company	-1.6
ISO	All America Insurance Co.	2.5
	Central Mutual Insurance Co.	2.5
ISO	Continental Western Insurance Co.	-1.8
	Firemen's Ins. Co. of Washington, D.C.	-1.2
ISO	Northland Insurance Co.	1.2
ISO	Sentry Select Insurance Co.	2.5

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- E

LINE OF BUSINESS	GENERAL LIABILITY		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	CHANGE
ISO/Independent	Regent Insurance Company		-8.45%
	General Casualty Company of Wisconsin		
Independent	Peerless Insurance Company		3.30%
	Peerless Indemnity Insurance Company		
	Excelsior Insurance Company		
	The Netherlands Insurance Company		
Independent	Federated Mutual Insurance Company		0.30%
	Federated Service Insurance Company		
ISO/Independent	State Auto Property and Casualty Insurance Co.		3.00%
	State Automobile Mutual Insurance Company		
	Patrons Mutual Insurance Co of Connecticut		
Independent	Zurich American Insurance Company		17.09%
ISO/Independent	Farm Family Casualty Insurance Company		0.00%
ISO/Independent	Acadia Insurance Company		-1.80%
	Continental Western Insurance Company		
	Firemen's Insurance Company of Washington DC		
	Union Insurance Company		
ISO/Independent	Tri-State Insurance Company of Minnesota		-3.70%
Independent	Peerless Indemnity Insurance Company		3.00%
	Peerless Insurance Company		
	Excelsior Insurance Company		
	The Netherlands Insurance Company		
ISO/Independent	All America Insurance Company		-0.40%
	Central Mutual Insurance Company		
ISO/Independent	Employers Insurance Company of Wausau		8.00%
	Wausau Underwriters Insurance Company		
	Wausau Business Insurance Company		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	Liberty Mutual Insurance Company		
	Liberty Mutual Fire Insurance Company		
	LM Insurance Corporation		
	The First Liberty Insurance Corporation		
	Liberty Insurance Corporation		
ISO/Independent	American Fire Insurance Company		1.60%
	Ohio Casualty Insurance Company		
	Ohio Security Insurance Company		
	West American Insurance Company		
ISO/Independent	Nationwide Mutual Insurance Company		3.00%
	Nationwide Mutual Fire Insurance Company		
	Nationwide Property and Casualty Ins. Company		
ISO/Independent	Allied Property and Casualty Insurance Company		0.00%
	AMCO Insurance Company		
	Depositors Insurance Company		
ISO/Independent	Endurance Reinsurance Corporation of America		Initial
ISO/Independent	Travelers Group		0.70%

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- F

LINE OF BUSINESS	FIRE AND ALLIED		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	CHANGE
ISO/Independent	Acadia Insurance Co		3.3
	Continental Western Insurance Co		
	Firemen's Ins. Co. of Washington D.C.		
	Union Insurance Company		
Independent	National Casualty Company		0.0
Independent	National Casualty Company		0.0
Independent	Nationwide Mutual Insurance Co		5.0
	Nationwide Mutual Fire Insurance Co		
	Nationwide P&C Insurance Company		
	Nationwide Agribusiness Insurance Co		
Independent	Allied Property and Casualty Ins Co.		0.0
	AMCO Insurance Company		
	Depositors Insurance Company		
ISO	Cumis Insurance Society, Inc.		0.5
Independent	All America Insurance Company		8.3
	Central Mutual Insurance Company		
Independent	Peerless Indemnity Insurance Company		4.0
	Peerless Insurance Company		
	Excelsior Insurance Company		
	The Netherlands Insurance Company		
ISO/Independent	Selective Insurance Company of America		5.9
	Selective Insurance Co of S. Carolina		
	Selective Insurance Co of Southeast		
ISO	Sentry Insurance a Mutual Co.		5.3
	Middlesex Insurance Co.		5.2
	Patriot General Insurance Co.		5.3
ISO	Amica Mutual Insurance Co.		7.9
ISO	Chubb National Insurance Company		9.3

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- G

LINE OF BUSINESS -	COMMERCIAL MULTI PERIL & BUSINESS OWNERS		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	CHANGE
INDEPENDENT	Selective Ins. Co. of the Southeast		8.1
	Selective Ins. Co. of South Carolina		8.7
	Selective Ins. Co. of America		7.8
INDEPENDENT	All America Insurance Co.		1.6
	Central Mutual Insurance Co.		
INDEPENDENT	Union Mutual Fire Ins. Co.		0.5
INDEPENDENT	Foremost Ins. Co. Gr. Rpds. MI		12.1
	Foremost P&C Insurance Co.		
	Foremost Signature Ins. Co.		
INDEPENDENT	Charter Oak Fire Insurance Co.		4.0
	The Travelers Indemnity Co.		
	Travelers Ind. Co. of America		
	Travelers Ind. Co. of Connecticut		
INDEPENDENT	Farm Family Cas. Insurance Co.		11.5
INDEPENDENT	Utica Mutual Insurance Co.		0.8
	Graphic Arts Mutual Ins. Co.		
	Republic-Franklin Ins. Co.		
	Utica National Assurance Co.		
INDEPENDENT	Federated Mutual Ins. Company		-5.9
	Federated Service Inc. Company		
	Peerless Insurance Company		5.1
	Peerless Ind. Insurance Co.		
	Excelsior Insurance Company		
	Netherlands Insurance Co.		
INDEPENDENT	Travelers Cas. Ins. Co. of America		0.7
INDEPENDENT	Federated Mutual Ins. Company		1.0
	Federated Service Ins. Co.		

CONNECTICUT INSURANCE DEPARTMENT
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SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

ISO	Arbella Protection Ins. Co.		-16.1
INDEPENDENT	Main Street America Assurance Co.		4.9
	Markel Insurance Company		0.1
	Farm Family Casualty Ins. Co.		-0.1
	The Hanover Insurance Co.		4.8
	Mass. Bay Insurance Company		
	Citizens Ins. Co. of America		
	Acadia Insurance Company		-1.4
	Continental Western Ins. Co.		
	Firemen's Ins. Co. Of Wash. D.C.		
	Union Insurance Company		
ISO/INDEPENDENT	Church Mutual Insurance Co.		0.2
INDEPENDENT	Nationwide Mutual Fire Ins. Co.		4.9
	Nationwide Mutual Ins. Co.		
	Nationwide General Ins. Co.		
	Nationwide P&C Ins. Co.		
INDEPENDENT	Allied P&C Insurance Company		11.5
	Allied Ins. Co. of America		
	AMCO Insurance Company		
	Depositors Insurance Company		
INDEPENDENT	Utica First Insurance Company		3.9
INDEPENDENT	EMCASCO Insurance Company		-0.3
	Employers Mutual Casualty Co.		
INDEPENDENT	State Auto P&C Insurance Co.		7.9
	State Automobile Mutual Ins. Co.		
	Patrons Mutual Ins. Co. of CT		
INDEPENDENT	Peerless Indemnity Ins. Co.		3.0
	Peerless Insurance Company		

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

	Excelsior Insurance Company		
	The Netherlands Ins. Co.		
INDEPENDENT	Selective Ins. Co. of America		6.0
	Selective Ins. Co. of S. Carolina		
	Selective Ins. Co. of Southeast		
INDEPENDENT	Providence Mutual Fire Ins. Co.		4.8
ISO	Sentry Ins. A Mutual Company		-5.1
	Patriot General Ins. Company		
	Middlesex Insurance Company		
INDEPENDENT	Middlesex Mutual Assurance Co.		9.0
	Sentinel Insurance Co. Ltd.		0.2

CONNECTICUT INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
SUMMARY OF RATE REVIEWS FOR CALENDAR YEAR 2015

EXHIBIT- H

LINE OF BUSINESS -	INLAND MARINE		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	CHANGE
	NONE		

LINE OF BUSINESS -	BURGLARY AND THEFT		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	CHANGE
	NONE		

LINE OF BUSINESS -	BOILER AND MACHINERY		
ORGANIZATION	COMPANY NAME	YEAR	RATE
		2015	CHANGE
	NONE		